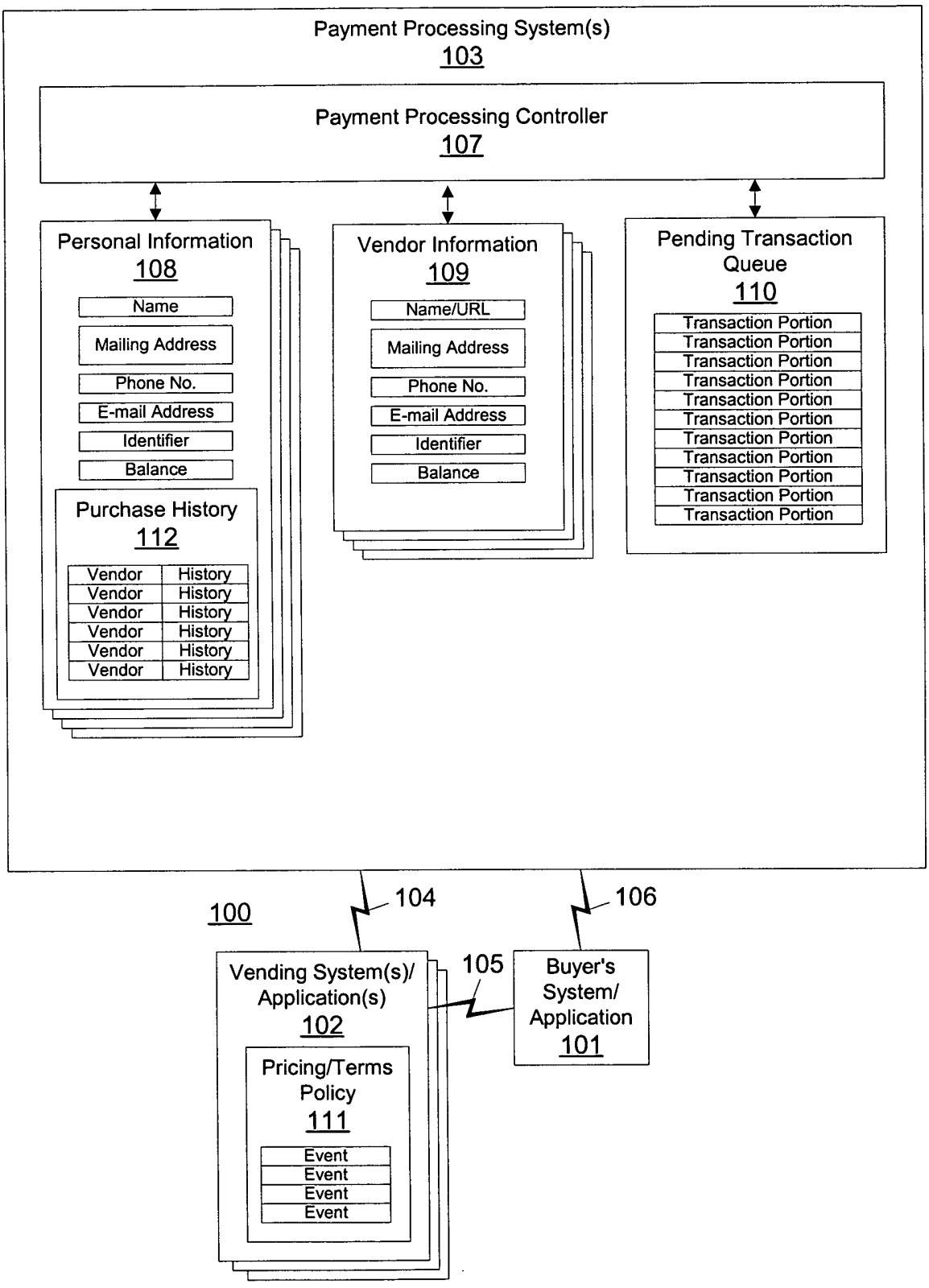
Payment Processing System(s)
103
Payment Processing Controller
107
Personal Information
108
Name
Mailing Address
Phone No.
E-mail Address
Identifier
Balance
Purchase History
112
Vendor History
Vendor History
Vendor History
Vendor History
Vendor History
Vendor History
Vendor Information
109
Name/URL
Mailing Address
Phone No.
E-mail Address
Identifier
Balance
Pending Transaction Queue
110
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
Transaction Portion
100
104
106
105
Vending System(s)/ Application(s)
102
Pricing/Terms Policy
111
Event
Event
Event
Event
Buyer's System/ Application
101

FIGURE 1

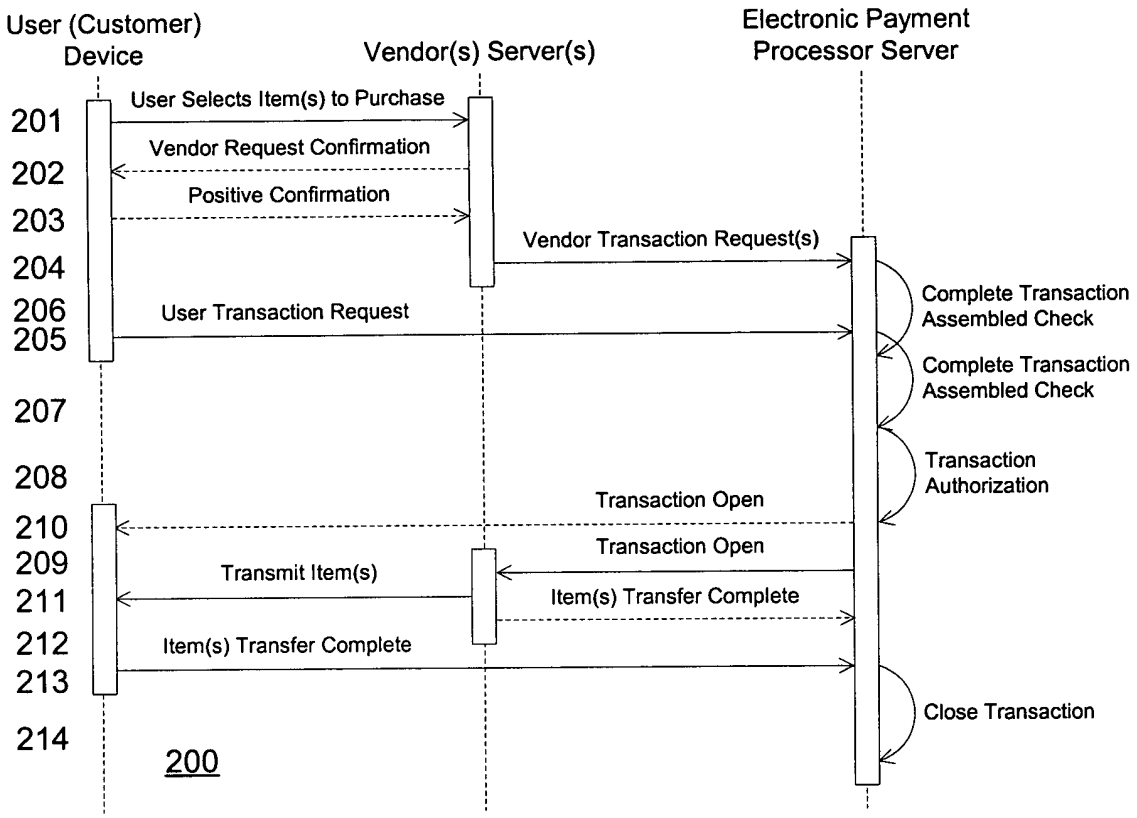
User (Customer) Device
Vendor(s) Server(s)
Electronic Payment Processor Server
201
User Selects Item(s) to Purchase
202
Vendor Request Confirmation
203
Positive Confirmation
204
Vendor Transaction Request(s)
206
User Transaction Request
205
Complete Transaction Assembled Check
Complete Transaction Assembled Check
207
208
Transaction Authorization
Transaction Open
210
Transaction Open
209
Transmit Item(s)
211
Item(s) Transfer Complete
212
Item(s) Transfer Complete
213
Close Transaction
214
200

FIGURE 2

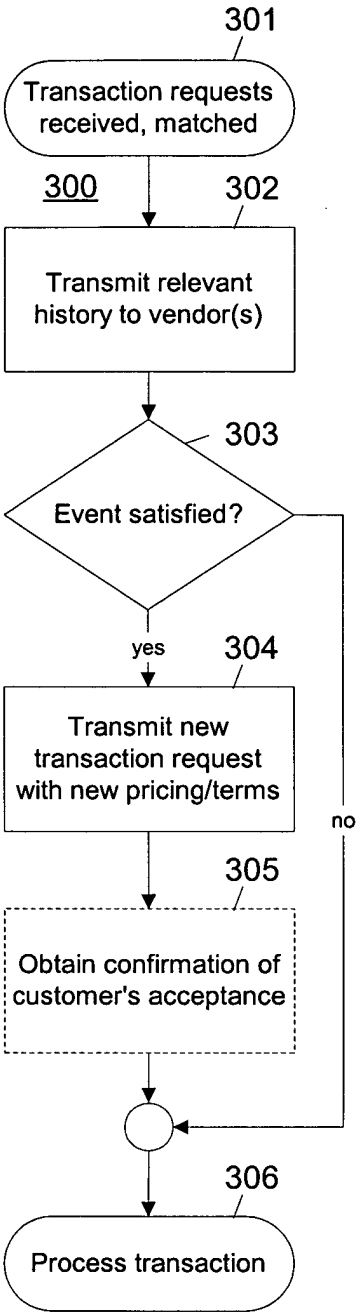

FIGURE 3

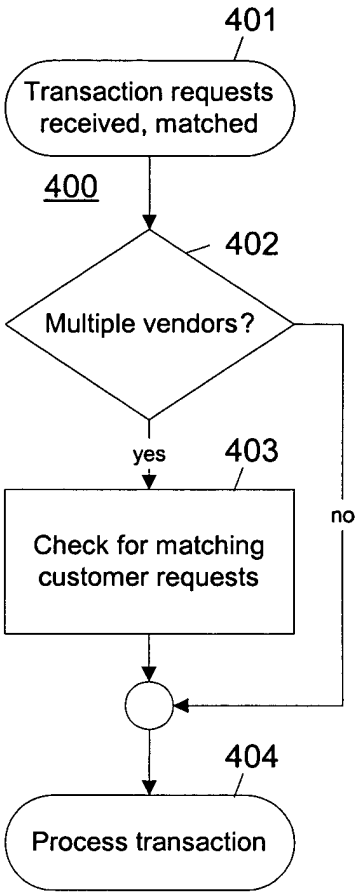

FIGURE 4